

Information to identify the case:

Debtor 1	<u>Valerie M. Grady</u>	Social Security number or ITIN	xxx-xx-4602
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Steven W. Grady</u>	Social Security number or ITIN	xxx-xx-8634
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20061-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Valerie M. Grady

Steven W. Grady

7/3/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Valerie M. Grady
Steven W. Grady
Debtors

Case No. 23-20061-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 03, 2023

User: auto
Form ID: 318

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Valerie M. Grady, Steven W. Grady, 201 Gibb Street, Pittsburgh, PA 15202-1768
15561119	+ Allegent Federal Credit Union, 1001 Liberty Avenue, Suite 100, Pittsburgh, PA 15222-3726

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 04 2023 03:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 03 2023 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 04 2023 03:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 03 2023 23:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jul 03 2023 23:29:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Jul 04 2023 03:29:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15561122	EDI: DISCOVER.COM	Jul 04 2023 03:29:00	Discover, P.O. Box 3025, New Albany, OH 43054-3025
15561123	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 03 2023 23:29:00	Goldman Sacks, PO Box 45400, Salt Lake City, UT 84145-0400
15561124	+ Email/Text: electronicbkydocs@nelnet.net	Jul 03 2023 23:30:00	Great Lakes, 2401 International Lane, Madison, WI 53704-3192
15561125	+ EDI: CITICORP.COM	Jul 04 2023 03:29:00	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15561120	EDI: JPMORGANCHASE	Jul 04 2023 03:29:00	Chase Automotive Finance, P.O. Box 5210, New Hyde Park, NY 11042
15561126	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 03 2023 23:29:00	Loan Care, PO Box 8068, Virginia Beach, VA 23450-8068
15561127	+ Email/Text: bknotice@raslavarar.com	Jul 03 2023 23:29:00	Robert Kline, Esquire, 425 Commerce Drive Suite 150, Fort Washington, PA 19034-2727
15561128	+ EDI: RMSC.COM		

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Jul 03, 2023

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Total Noticed: 16

		Jul 04 2023 03:29:00	Synco/Sams Club, PO Box 965005, Orlando, FL 32896-5005
15561219	+ EDI: RMSC.COM	Jul 04 2023 03:29:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15561129	+ EDI: WTRRN BANK.COM	Jul 04 2023 03:29:00	Target, 3701 Wayzata Blvd., Minneapolis, MN 55416-3440

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegent Community Federal Credit Union
cr		LAKEVIEW LOAN SERVICING, LLC
15561121		Conserve

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Allegent Community Federal Credit Union pitecf@weltman.com
Jeffrey J. Sikirica	TrusteeSikirica@gmail.com PA59@ecfcbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Shawn N. Wright	on behalf of Debtor Valerie M. Grady shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Joint Debtor Steven W. Grady shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 7